

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

45354

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Order Filed on January 22, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case number: 16-33204

Adv. No.

Hearing Date: 12-19-2017

Judge: (JNP)

In Re:

CAROL L. ANISI

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: January 22, 2018

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Carol L. Anisi / 45354

Case No: 16-33204 (JNP)

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Lee Abt, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial is the holder of a first purchase money security interest encumbering a 2010 Volkswagen GTI bearing vehicle identification number WVWED7AJ9AW417819.**
- 2. That the debtors' account has arrears through November 2017 in the amount of \$4,236.54. The debtor is to cure this arrearage as follows:**
 - a. The debtor is to make her regular monthly payment of \$385.14 by December 15, 2017 or Ally Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the chapter 13 trustee.**
 - b. Following the payment set forth in paragraph 2(a) above, the debtor is to cure the arrears of \$4,236.54 by making her regular monthly payment of \$385.14 plus an additional \$706.09 each month (for a total monthly payment of \$1,091.23), for the months of January 2018 through June 2018 (6 months). If the debtor fails to make any total monthly payment of \$1,091.23 within ten (10) days after each payment falls due under the terms of the retail installment sales contract (being the 15th day of each month), Ally Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the chapter 13 trustee.**

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Debtors: Carol L. Anisi / 45354

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- 3. That beginning with her July 2018 payment, the debtor is to make each monthly payment directly to Ally Financial under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Ally Financial within thirty (30) days after each payment falls due, Ally Financial shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, her attorney, and the chapter 13 trustee.**
- 4. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Ally Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the chapter 13 trustee.**
- 5. That the debtor is to pay Ally Financial a counsel fee of \$531.00 through her chapter 13 bankruptcy plan.**